

Information to identify the case:

Debtor 1

Brenda Faye Harris

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4750

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Southern District of New York

Case number: 21-10168-pb

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brenda Faye Harris

1/19/24**By the court:** Philip Bentley
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brenda Faye Harris
Debtor

Case No. 21-10168-pb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0208-1
Date Rcvd: Jan 22, 2024

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2024:

Recip ID	Recipient Name and Address
db	+ Brenda Faye Harris, 2569 7th Avenue, Apt 14 I, New York, NY 10039-3218
7809757	+ CLUB EXPLORIA LLC, 4150 N. DRINKWATER BLVD, SCOTTSDALE, AZ 85251-3611
7809758	+ ESPLANDE GARDENS, INC., 2569 ADAM CLAYTON POWELL JR BL, NEW YORK, NY 10039-3202
7831810	+ Scott J. Goldstein, 280 West Main Street, Denville, NJ 07834-1233
7809761	+ WILLIE J. MARSHALL, JR., 824 THROGS NECK EXPO, BRONX, NY 10465-1650

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Jan 23 2024 00:10:00	AIS Portfolio Services, LP, attn: Ally Bank Department, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
7856693	+ EDI: AISACG.COM	Jan 23 2024 00:10:00	AIS Portfolio Services, LP, attn: Ally Financial Department, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
7809752	+ EDI: GMACFS.COM	Jan 23 2024 00:10:00	ALLY FINANCIAL, ATTN: BANKRUPTCY, PO BOX 130424, ROSEVILLE, MN 55113-0004
7809753	+ Email/PDF: bncnotices@becket-lee.com	Jan 22 2024 19:23:20	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
7812157	EDI: GMACFS.COM	Jan 23 2024 00:10:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
7821316	Email/PDF: bncnotices@becket-lee.com	Jan 22 2024 19:23:19	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
7809754	EDI: BANKAMER	Jan 23 2024 00:10:00	BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982234, EL PASO, TX 79998
7809755	+ EDI: CAPITALONE.COM	Jan 23 2024 00:10:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
7823569	EDI: CAPITALONE.COM	Jan 23 2024 00:10:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
7809756	EDI: JPMORGANCHASE	Jan 23 2024 00:10:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
7814503	+ Email/Text: RASEBN@raslg.com	Jan 22 2024 19:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
7809759	+ EDI: NFCU.COM	Jan 23 2024 00:10:00	NAVY FEDERAL CREDIT UNION, ATTN: BANKRUPTCY, PO BOX 3000, MERRIFIELD, VA 22119-3000
7829394	EDI: PRA.COM	Jan 23 2024 00:10:00	Portfolio Recovery Associates, LLC, POB 41067,

District/off: 0208-1

User: admin

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Date Rcvd: Jan 22, 2024

Form ID: 3180W

Total Noticed: 19

7809760

+ EDI: SYNC

Norfolk VA 23541

Jan 23 2024 00:10:00

SYNCHRONY BANK, ATTN: BANKRUPTCY,
PO BOX 965060, ORLANDO, FL 32896-5060

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2024 at the address(es) listed below:

Name	Email Address
Scott J. Goldstein	on behalf of Debtor Brenda Faye Harris sjg@sgoldsteinlaw.com cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com;LawOfficesofScottJGoldsteinLLC@jubileebk.net
Thomas C. Frost	info@FrostSDNY13.com tfrost13@ecf.epiqsystems.com
United States Trustee	USTPRegion02.NYECF@USDOJ.GOV

TOTAL: 3